

*Embassy of the United States of America  
Guatemala City, Guatemala*

**Questions and Answers for the Pre-Proposal Conference  
Solicitation S-GT500-09-R-0010  
Health and Life Insurance Services for local employees of the U.S.  
Mission Guatemala**

**February 27th, 2009 – 09:30 hours  
1<sup>st</sup> Floor Conference Room**

1. **Page 2:** Taking into account that rates for the Optional Years (1 through 4) must be based on the plan's performance and claims experience, would it be acceptable to present different scenarios using fixed rates?

NO

2. **Page 5:** Under Section B.4.1., it mentions that any failure to reach agreement under this clause shall be subject to the procedures in the Disputes clause. This would most likely be in case of a necessary increase in rates. Could you please provide us with the text of the Disputes clause, and indicate how the Mission would proceed in resolving the dispute?

SEE FAR CLAUSES AT: <http://acquisition.gov/far/index.html> or, <http://farsite.hill.af.mil/search.htm>  
SEE SECTION F FOR WEBSITE LINK

3. **Page 6:** Partial Disability is mentioned as a required coverage. In Guatemala, Total & Permanent Disability is the usual type of coverage offered, and Partial Disability is not available. Please clarify whether this coverage is required or not.

NOT REQUIRED

4. **Pages 10 to 15:** In order to determine the impact of current benefits on claims experience, could you indicate which benefits under SECTION C — HEALTH INSURANCE are new benefits, and which ones are already under the current plan (particularly the annual physical exam, vaccinations, medications to suppress opportunistic infections in Employees with AIDS, antiretroviral drugs in Employees and Spouses to prevent transmission of HIV, Family Planning benefits).

FAMILY PLANNING  
OPTIONAL ITEMS

5. **Pages 10 to 15:** Please clarify whether or not these benefits are applicable under traditional indemnity coverage, or whether there is currently a provider network (PPO) which offers some of these services? In case a PPO may be present, is it possible to have different benefit conditions under the PPO structure (for example, no deductible, different Co-pay levels?).

OFFERORS ARE INVITED TO SUBMIT PROPOSALS INCLUDING PPO, AND MAY PROPOSE A NET TO WORK IN ADVANTAGE OF THE USG EMPLOYEES; HOWEVER, BENEFITS CONDITIONS UNDER THE PPO STRUCTURE WILL REMAIN THE SAME AS SPECIFIED IN THE SOLICITATION.

6. **Page 10:** Please clarify section C.1.1.1. How may the reimbursement of room and board for a private room not exceed 80% of the costs of a semi-private room?

C.1.1.1. Hospitalization: **85%** reimbursement of room and board for a ward room or semi-private room. **80%** reimbursement of room and board for a private room, not to exceed **80%** of the cost of a semi-private room. **80%** reimbursement of hospital medical expenses including laboratory tests and x-rays, nursing care, operating room costs, intensive care, prescription medicines, and physical therapy. **80%** reimbursement of ambulance service.

AS STATED

7. **Page 11:** Are any changes made in coverage for Retired Employees (reduction in benefits, for example)?

NO

8. **Page 11:** Is there a maximum age limit for coverage applying to Retired Employees?

75 YEARS (AGE)

9. Does the current Health Insurance Plan include a Stop-Loss benefit? If so, please indicate details.

NO

10. **Page 12:** Health Insurance Plans in Guatemala usually have Maximum Lifetime Benefits, rather than Annual Maximums. Could you please clarify whether coverage must be on an annual or lifetime basis?

ANNUAL

11. **Page 28:** Please clarify the claim settlement period, which is indicated as **1 week** under section H.4.(b)(3), and as “not later than the **Tuesday which is two weeks after** the claim has been submitted” under section H.4.(a)(4) on the same page.

ONE WEEK IN PROCESS

12. **Page 29:** Forms for the designation of beneficiaries are usually given to the Insurance Company, and in case of death, the Employee's beneficiaries receive payment based on the latest form in the Insurance Company's possession. Could you provide us with any reasons why the Mission would wish to keep these forms and give them to the Contractor only after the Employee's decease?

SECURITY REASONS

CONTRACTOR WILL ASSIST USER AT ALL TIMES

13. **Page 37:** Medical liability insurance is required in this section. In the case of an insurance brokerage, the scope of our services does not include medical services. Do you require any other form of liability insurance or bond or guarantee for our proposal?

NO

14. **Page 59:** Please clarify what is meant by DBA (Defense Base Act) insurance.

**652.228-74 DEFENSE BASE ACT INSURANCE RATES – LIMITATION (JUN 2006)**

(a) The Department of State has entered into a contract with an insurance carrier to provide Defense Base Act (DBA) insurance to Department of State covered contractor employees at a contracted rate. For the purposes of this provision, "covered contractor employees" includes the following individuals:

- (1) United States citizens or residents;
- (2) Individuals hired in the United States or its possessions, regardless of citizenship; and
- (3) Local nationals and third country nationals where contract performance takes place in a country where there are no local workers' compensation laws.

- (b) In preparing the cost proposal, the bidder/offeror shall use the following rates in computing the cost for the DBA insurance:

Services @ \$4.00 per \$100.00 of employee compensation; or

Security Contractor/Guards without Aviation Exposure @ \$10.50 per \$100.00 of employee compensation; or

Construction @ \$5.50 per \$100.00 of employee compensation.

15. Must the final offer be presented in English? If so, is an equivalent needed in Spanish?

YES, IN ENGLISH LANGUAGE

NO, HOWEVER ORIGINAL POLICY MUST BE SUBMITTED

16. Could you please provide us with the necessary statistics for quoting the plan, which would include an Employee & Dependent Census, a detailed Claims Report for the last 24 months (or for the available months of the current policy year, and 12 months of the previous year), and the total amounts of premium paid per benefit for the same period? The Census should ideally include Employee Identification Numbers, Employee & Dependent Names (optional), Dates of Birth, Gender, Occupation, Salary, and any other pertinent information. The Claims Report should include information on who the claim belongs to, dates of service and/or payment, Diagnoses, amounts paid, and any other pertinent information.

YES.

SEE ATTACHMENTS CENSO Y RECLAMOS AND MARITAL STATUS

17. *Le agradezco si nos puede indicar si se mantiene el monto actual de Q1,750,000.*

QUETZALES 1,000,000.00 PER YEAR

**NOTE: AN AMENDMENT TO SOLICITATION WILL BE ISSUED IN ORDER TO REFLECT NECESSARY CHANGES OR CORRECTIONS.**